

Renaissance Corporate Bond Fund

Fund category

Canadian Corporate Fixed Income

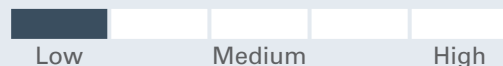
Investment objective

Renaissance Corporate Bond Fund seeks to obtain a high level of current income by investing primarily in bonds, debentures, notes, and other debt instruments of Canadian issuers

Why invest?

Exposure to domestic credit with monthly income distributions

Volatility & risk analysis



Fund details - Class A

Fund code ATL1002
 Inception date Nov 18, 2009
 Management expense ratio 1.07%
 Min. investment \$500
 Load structure Front End Charge

Fund details - Class F

Fund code ATL016
 Inception date Nov 18, 2009
 Management expense ratio 0.60%
 Min. investment \$500
 Load structure No Sales or Redem

Closed to all purchases - Premium

Fund code ATL1202
 Inception date Nov 18, 2009
 Management expense ratio 0.96%
 Load structure Front End Charge

Closed to all purchases - F-Premium

Fund code ATL1203
 Inception date Oct 2, 2012
 Management expense ratio 0.43%
 Load structure No Sales or Redem
 Total assets (\$Mil) 5,146.3

Performance as at November 30, 2024

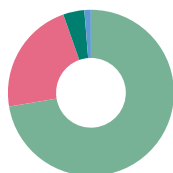
Annual return (%)	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
Class A	4.9	-0.0	5.1	3.1	-0.5	8.1	6.4	-0.4	-10.8	8.0	7.1
Class F	5.8	0.8	6.0	3.9	0.2	9.0	7.2	0.3	-10.4	8.5	7.5

Trailing return (%)	1 mth	3 mths	6 mths	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	SI
Class A	1.4	2.5	6.2	10.4	7.0	1.5	1.8	2.4	3.1
Class F	1.4	2.6	6.4	10.9	7.5	1.9	2.4	3.1	3.9

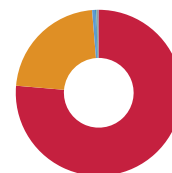
Dist. \$	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
Class A	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0220	0.0722
Class F	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.0230	0.1470

Portfolio analysis as at November 30, 2024

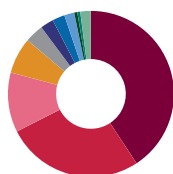
* Due to rounding, amounts presented herein may not add up precisely to the total.



Asset allocation*	(%)
Canadian Bonds	72.51
U.S. Bonds	22.31
Cash and Equivalents	4.14
Global Bonds	1.27



Geographic allocation*	(%)
Canada	76.38
United States	22.34
Australia	0.61
Luxembourg	0.17
United Kingdom	0.13
Jersey	0.07
Malta	0.07
Japan	0.05
Bermuda	0.05
Cayman Islands	0.05
Other	0.08



Fixed income breakdown	(%)
Canadian Investment Grade Bonds	40.76
Canadian Corporate Bonds	26.78
U.S. High Yield Bonds	11.61
U.S. Mortgage-Backed Securities	7.03
Canadian Provincial Bonds	3.64
U.S. Investment Grade Bonds	2.59
Canadian High Yield Bonds	2.41
U.S. Corporate Bonds	1.94
International Investment Grade Bonds	0.61
International High Yield Bonds	0.57
Other	2.06

Renaissance Corporate Bond Fund

Investment managers

CIBC Asset Management Inc.

Top holdings	(%)
Cash & Equivalents	4.14
GNMA II Guaranteed Certificate Multi Issuer - Pool Number - MA9668, 5.5%, 5/20/2054	2.70
Province of Ontario, 5.85%, 3/8/2033	1.82
Athene Global Funding, 2.47%, 6/9/2028	1.72
TransCanada PipeLines Ltd., 8.05%, 2/17/2039	1.64
West Edmonton Mall Property Inc., 7.79%, 10/4/2027	1.49
Teranet Holdings L.P., 5.75%, 12/17/2040	1.41
Bell Canada, 7.65%, 12/30/2031	1.28
Loblaw Cos. Ltd., 11/23/2033	1.26
SmartCentres, 3.65%, 12/11/2030	1.25

More holdings details	Total
Total Number of Holdings	714

For more information, please contact your CIBC Asset Management representative or visit renaissanceinvestments.ca

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